

We claim:

1. A point of service third party adjudicated payment system, comprising:

5 a point of service terminal which accepts a payment system access card for payment for a purchase of at least one of a service and product by a customer; at least part of said purchase being reimbursable by a third party payor, and which creates a purchase transaction;

10 an adjudication engine which processes said purchase transaction so as to adjudicate substantially in real-time a first portion of said purchase which is to be paid by the third party payor and a second portion of said purchase which is to be paid by the customer and returns an adjudicated settlement transaction to said point of service terminal designating at least said first portion and said second portion; and

15 a payment system which transfers funds in accordance with said adjudicated settlement transaction whereby the third party payor is debited by said first portion and the point of service provider is paid said first portion and a payment account accessible by said payment system access card is charged at least said second portion and the point of service provider is paid said second portion.

20 2. A system as in claim 1, wherein said adjudication engine is connected to a node on the Internet and said point of service terminal accesses said adjudication engine via an Internet connection to said node.

25 3. A system as in claim 1, wherein said adjudication engine includes a data driven rules engine which processes data from the customer, the point of service provider, the third party payor, and the payment system to determine the first portion of the payment to be paid by the third party payor.

30 4. A system as in claim 1, wherein said payment

system access card is one of a credit card, debit card, and purchase card, said payment system includes a credit card network, and said adjudicated settlement transaction is formatted as a credit card transaction for said credit card network.

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5. A system as in claim 4, wherein said purchase transaction includes at least one of product and service codes which said adjudication engine compares to payment parameters and conditions from the third party payor to determine the value of said first portion of said purchase to be paid by the third party payor.

6. A system as in claim 5, wherein the point of service provider is a healthcare provider and said payment parameters and conditions are determined by a healthcare policy between the customer's employer and the third party payor.

7. A system as in claim 6, wherein said payment system access card is cobranded so as to include an account number for said credit card network and said healthcare policy.

8. A method of providing third party adjudicated payment at a point of service, comprising the steps of:

providing a payment system access card to a point of service provider for payment for a purchase of at least one of a service and product by a customer, at least part of said purchase being reimbursable by a third party payor;

transmitting a purchase transaction to an adjudication engine for processing;

said adjudication engine adjudicating said purchase transaction substantially in real-time so as to determine a first portion of said purchase which is to be paid by the third party payor and a second portion of said purchase which is to be paid by the customer;

said adjudication engine returning an adjudicated settlement transaction to said point of service designating at

least said first portion and said second portion; and  
transferring funds in accordance with said  
adjudicated settlement transaction whereby the third party  
payor is debited by said first portion and the point of service  
provider is paid said first portion and a payment account  
accessible by said payment system access card is charged at  
least said second portion and the point of service provider is  
paid said second portion.

9. A method as in claim 8, wherein said  
transferring step comprises the steps of charging said payment  
account by said first and second portions and crediting said  
payment account by said first portion.

10. A method as in claim 8, wherein said  
transferring step comprises the steps of debiting the third  
party payor by said first portion, paying the point of service  
provider said first portion, charging said payment account by  
at least said second portion, and paying the point of service  
provider said second portion.

11. A method as in claim 8, wherein said  
adjudication engine is connected to a node on the Internet and  
said transmitting step comprises the step of providing an  
Internet connection to said node.

12. A method as in claim 8, wherein said payment  
system access card is one of a credit card, a debit card, and  
a purchase card, and said funds transferring step comprises the  
steps of formatting said adjudicated settlement transaction as  
a credit card transaction and processing said adjudicated  
settlement transaction in a credit card network.

13. A method as in claim 6, wherein said  
adjudicating step comprises the step of comparing at least one  
of product and service codes in said purchase transaction to  
payment parameters and conditions from the third party payor

to determine the value of said first portion of said purchase to be paid by the third party payor.

5 14. A method of providing adjudicated payment of reimbursable healthcare costs to a healthcare provider at a point of service of a patient, comprising the steps of:

providing a payment system access card to the healthcare provider at said point of service for payment for a purchase of at least one of healthcare products and services by the patient, at least part of said purchase being reimbursable by a third party payor;

10 transmitting a purchase transaction to an adjudication engine for processing;

15 said adjudication engine adjudicating said purchase transaction substantially in real-time so as to determine a first portion of said purchase which is to be paid by the third party payor and a second portion of said purchase which is to be paid by the patient;

20 said adjudication engine returning an adjudicated settlement transaction to said point of service designating at least said first portion and said second portion; and

25 transferring funds in accordance with said adjudicated settlement transaction whereby the third party payor is debited by said first portion and the healthcare provider is paid said first portion and a payment account accessible by said payment system access card is charged at least said second portion and the healthcare provider is paid said second portion.

30 15. A method as in claim 14, wherein said adjudication engine is connected to a node on the Internet and said transmitting step comprises the step of providing an Internet connection to said node.

35 16. A method as in claim 14, wherein said payment system access card is cobranded so as to include an account number for a credit card network and a healthcare policy

between the patient's employer and the third party payor, and said funds transferring step comprises the steps of formatting said adjudicated settlement transaction as a credit card transaction and processing said adjudicated settlement transaction in said credit card network.

17. A method as in claim 16, wherein said adjudicating step comprises the step of comparing at least one of product and service codes in said purchase transaction to payment parameters and conditions from the third party payor to determine the value of said first portion of said purchase to be paid by the third party payor, whereby said payment parameters and conditions are determined by said healthcare policy.

18. A method as in claim 14, wherein said funds transferring step comprises the steps of charging said payment account by said first and second portions and crediting said payment account by said first portion.

19. A method as in claim 14, wherein said funds transferring step comprises the steps of debiting the third party payor by said first portion, paying the healthcare provider said first portion, charging said payment account by at least said second portion, and paying the healthcare provider said second portion.

20. A method as in claim 14, wherein said payment system access card is provided to the healthcare provider in said providing step prior to provision of healthcare services, comprising the additional step of accessing said adjudication engine to verify patient eligibility for payment for services by the third party payor prior to provision of healthcare services by the healthcare provider.

21. A method as in claim 20, comprising the additional steps of providing a coverage profile for the

patient to the healthcare provider and comparing a preliminary diagnosis for healthcare services to be provided to the patient to said coverage profile prior to providing healthcare services to the patient.

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22. A method of converting a healthcare transaction into a credit card transaction for payment by a patient, comprising the steps of:

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transmitting at least one of healthcare product and service codes for healthcare products and services purchased by the patient from a healthcare provider at a point of service to an adjudication engine for processing;

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said adjudication engine adjudicating said product and service codes substantially in real-time so as to determine a first portion of said purchased healthcare products and services which is to be paid by a third party payor and a second portion of said purchased healthcare services which is to be paid by the patient;

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said adjudication engine returning an adjudicated settlement transaction to said point of service designating at least said first portion and said second portion;

formatting said adjudicated settlement transaction as a credit card transaction at said point of service; and

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processing said formatted adjudicated settlement transaction in a credit card network for payment.

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23. A method as in claim 22, wherein said credit card network is accessed in said processing step using a payment system access card including one of a credit card, a debit card, and a purchase card, and said payment system access card is cobranded so as to include an account number for said credit card network and a healthcare policy between the patient's employer and said third party payor, whereby said processing step comprises the step of using said account number to access said credit card network.

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